



De Boer enables Co-op to continue trading after blaze devastates community store



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The Concept

Structure specialist De Boer has established a highly successful and effective business continuity service across the UK and Europe. In recent years the dedicated service has seen the company establishing a market-leading reputation as a supplier of emergency facilities to a diverse range of commercial sectors.

Among its many successful assignments, the company was praised after its rapid response to a devastating blaze at a Co-operative store in Leicestershire enabled the retailer to resume operations within weeks – to the benefit of staff, shoppers, the insurance sector and the Co-op itself.



The Requirement

More than 50 fire fighters – backed by eight pumps and two aerial ladders – attended a store operated by Midlands Co-operative Society in Burley Road, Oakham, following reports of a major blaze. The incident, which began shortly after midnight, led to the entire building being affected by fire, heat or smoke and caused such serious damage to the roof that emergency services decided that demolition was the only option. Investigations suggested that the fire had been started by intruders who had entered the premises illegally in search of cash.

As a long-established retailer in Oakham, the Co-op was eager to resume operations in the town as quickly as possible. The gutted building was viewed as a “community-based” store, providing a social focal point for local people – particularly the elderly.

According to leading loss adjuster John Armstrong of vrs VeriClaim, the fire presented insurance implications on two levels – relating to the loss of the building and contents and relating to loss of profits.

He said: *“Speed is of the essence when a loss of profit presents itself. Loss of profits will start from the very first day of the fire – so the sooner you can reopen the better for everyone. You don’t want to let the customers down but speed of response will also benefit the insurers, so everybody has a common interest.”*

A meeting was held between the Co-op and De Boer just one day after the fire. The structure specialist was tasked with creating temporary facilities that would enable the retailer to continue serving its customers while demolition and subsequent rebuilding of the permanent facilities took place.

The Approach

The response to the Oakham fire was very much a team effort with Midlands Co-Operative Society taking control of the situation with specialist support from De Boer and other key organisations including loss adjusters, insurer Allianz and brokers Bluefin.

Meanwhile Ann Stone, of insurance broker Bluefin, said: *“The way in which this claim has been progressed represents an example of outstanding quality teamwork. This empowered a totally focused and efficient insured who really understood their customer-base and accurately forecast turnover achievable from a temporary store.”*



From its initial meeting with Midlands Co-operative, De Boer took just two weeks to create a temporary store adjacent to the burnt-out building. The company's semi-permanent solution was created within a large A-Frame Jumbo structure, which offered a shop floor, welfare facilities and office space. In total, the facility provided the client with more than 12,000 square feet of floor space. An additional structure was erected on site for use as storage.

Business Continuity Director Mical de Boer explained: *"De Boer's specialist continuity unit was established as a result of our in-house expertise to provide organisations with bespoke solutions following a major incident. We were delighted we were able to assist Midlands Co-operative to start trading again in Oakham."*

De Boer's semi-permanent facility remained in place for 12 months, allowing the original store to be demolished and debris removed before a permanent, environmentally friendly, structure was built. A further key strength was De Boer's ability to dismantle the semi-permanent facility in just three days to minimise disruption and enable a seamless switch-over to the new building.



customer-base was still there. When the permanent building was created people were able to simply transfer across."

Mr Glynn, who is also head of the Business Interruption Specialist Interest Group at the Chartered Institute of Loss Adjusters, added: *"De Boer was vital to the project. It's critical when people have a fire to be able to make decisions. It's not any single decision but the sheer number of decisions that have to be taken, in relation to staff, suppliers, customers and even the media. There are so many things to deal with that having people who can take on responsibilities really takes the pressure off the management team."*

Harry Rule, Property Claims Manager with insurer Allianz, said: *"This claim demonstrates an excellent example of collaborative working for the benefit of the customer's business and the local community. It is particularly pleasing that the property was restored using a number of environmentally friendly features."*

"The policy had been set up with a realistic maximum indemnity period coupled with exceptionally wide AICW [additional increased cost of working] cover enabling bold decisions to be made to shorten the reinstatement period, secure in the knowledge that any unforeseen costs – which always occur in major reinstatement projects – would be met."

The Benefits

As well as benefiting the store's customers, De Boer's work was also seen to have reduced the insurance liability by being part of an imaginative reinstatement approach. The semi-permanent store was widely welcomed by Midlands Co-operative Society and its partners – insurers, brokers and loss adjusters.

The Co-operative Development and Facilities Manager David Melhuish said: *"De Boer staff have been extremely helpful and provided a very professional service. They took control of the situation right from the beginning and delivered exactly what we wanted."*

Damian Glynn, Head of Financial Risk at vrs VeriClaim, was part of the team that responded to the fire. *"The vast majority of turnover following the fire was retained, so the*



Facts

Build:	2 weeks
Total facilities provided:	More than 12,000 square feet
Facilities remained on site:	12 months
Dismantle structures:	3 days

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Harry Rule, Allianz

"The way in which this claim has been progressed represents an example of outstanding quality teamwork led by the adjuster. This empowered a totally focused and efficient insured who really knew their customer-base and accurately forecast turnover achievable from a temporary store."
Ann Stone, Bluefin

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Damian Glynn, vrs Vericclaim

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David Melhuish, "The Co-operative"

